

## FIELD OF THE INVENTION

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As the world becomes more and more reliant on digital communications and systems, it is expected that mobile phones and PDA's will become more and more useful. For example, the use of personal identification number (PIN) codes are becoming more and more common for verifying the identity of a user of a digital system such as, for example, a bank automatic teller machine (ATM). As more and more digital systems adopt the use of PIN codes for identity verification, the number of PIN codes that a user of these digital systems must remember increases, particularly since it is often recommended for security purposes that users use different PIN codes for different digital systems. As a result of this increase in the number of PIN codes that must be remembered, some users of mobile phones and PDA's have begun to store their PIN codes in digital read/write memory which is now incorporated within most of these devices. That is, some users of mobile phones and PDA's have begun storing their PIN codes in the digital read/write memory that is now incorporated within their mobile phones and PDA's, rather than trying to memorize all of the increasing number of PIN codes that must be used to gain access to a corresponding increasing number of digital systems.

Despite the apparent benefit of storing PIN codes in the digital read/write memory of mobile phones or PDA's, a security problem exists with this practice. That is, the digital read/write memory in existing mobile phones and PDA's is not capable of preventing unauthorized users from accessing PIN codes stored therein. The only way that PIN codes, or any other data, that are stored within the digital read/write memory of a mobile phone or PDA are truly secure is if the digital read/write memory can withstand four basic types of attack. Namely, these four basic types of attack include: 1.) when an attacker *cannot read* the content of the memory and *does not know* (before the attack) anything that has been stored in the memory; 2.) when an attacker *can read* the content of the memory but *does not know* (before the attack) anything that has been stored in the memory; 3.) when an attacker *cannot read* the content of the memory but *does know* (before the attack) at least one thing that has been stored in the memory; and 4.) when an attacker *can read* the content of the memory and *does know* at least one thing that has been stored in the memory. Thus, for PIN codes, or any other data, that are stored within the digital read/write memory of a mobile phone or PDA to be truly safe and secure, the memory

has to be resistant to all the different types of attacks listed above.

In view of the foregoing, it would be desirable to provide a technique for securely storing data within a memory which overcomes the above-described inadequacies and shortcomings while also withstanding all of the above-described types of attacks.

#### OBJECTS OF THE INVENTION

The primary object of the present invention is to provide a technique for securely storing data within a memory in an efficient and cost effective manner.

The above-stated primary object, as well as other objects, features, and advantages, of the present invention will become readily apparent to those of ordinary skill in the art from the following summary and detailed descriptions, as well as the appended drawings. While the present invention is described below with reference to preferred embodiment(s), it should be understood that the present invention is not limited thereto. Those of ordinary skill in the art having access to the teachings herein will recognize additional implementations, modifications, and embodiments, as well as

other fields of use, which are within the scope of the present invention as disclosed and claimed herein, and with respect to which the present invention could be of significant utility.

#### SUMMARY OF THE INVENTION

5           According to the present invention, a technique for securely storing data within a memory is provided. In a preferred embodiment, the technique is realized by encrypting the data (e.g., one or more PIN codes) using a non-verifiable personal identifier, and then encrypting a reminder (e.g.,  
10   some user-identifiable code) using the same non-verifiable personal identifier. The encrypted data and the encrypted reminder are then stored in the memory. The stored encrypted data and the stored encrypted reminder can only be correctly decrypted using the non-verifiable personal identifier. Also,  
15   a correctly decrypted reminder provides an indication of correctly decrypted data.

          In accordance with other aspects of the present invention, the non-verifiable personal identifier is not stored in the memory. Examples of the non-verifiable personal  
20   identifier include alphanumeric characters and identifiable

personal characteristic such as, for example, a human voice,  
a human fingerprint, and a human eye.

In accordance with further aspects of the present  
invention, the non-verifiable personal identifier is applied  
5 against the stored encrypted data and the stored encrypted  
reminder so as to decrypt the stored encrypted data and the  
stored encrypted reminder. The original data may then be  
provided to a user after being correctly decrypted using the  
using the non-verifiable personal identifier. For example,  
10 the original data may be displayed to a user or the original  
data may be announced to a user. Similarly, the original  
reminder may be provided to a user after being correctly  
decrypted using the using the non-verifiable personal  
identifier. For example, the original reminder may be  
15 displayed to a user or the original reminder may be announced  
to a user. A predetermined time period is beneficially  
required before applying another personal identifier against  
the stored encrypted data and the stored encrypted reminder  
for the purpose of decrypting the stored encrypted data and  
20 the stored encrypted reminder.

In accordance with still further aspects of the present  
invention, an identifier other than the non-verifiable

personal identifier may be applied against the stored encrypted data and the stored encrypted reminder so as to incorrectly decrypt the stored encrypted data and the stored encrypted reminder. If such is the case, incorrect data may then be provided to a user after the encrypted data has been incorrectly decrypted using an identifier other than the non-verifiable personal identifier. For example, the incorrect data may be displayed to a user or the incorrect data may be announced to a user. Similarly, an incorrect reminder may be provided to a user after the encrypted reminder has been incorrectly decrypted using an identifier other than the non-verifiable personal identifier. For example, the incorrect reminder may be displayed to a user or the incorrect reminder may be announced to a user. A predetermined time period is again beneficially required before applying another personal identifier against the stored encrypted data and the stored encrypted reminder for the purpose of decrypting the stored encrypted data and the stored encrypted reminder.

The present invention will now be described in more detail with reference to exemplary embodiments thereof as shown in the appended drawings.

### BRIEF DESCRIPTION OF THE DRAWINGS

In order to facilitate a fuller understanding of the present invention, reference is now made to the appended drawings. These drawings should not be construed as limiting the present invention, but are intended to be exemplary only.

Figure 1 is a schematic diagram of a system for securely storing data in a memory in accordance with the present invention.

Figure 2 is an illustration of a code bank within a memory of the system shown in Figure 1.

Figure 3 is a flowchart detailing the method used to decrypt one or more encrypted PIN codes and an encrypted reminder code in accordance with the present invention.

### DETAILED DESCRIPTION OF EXEMPLARY EMBODIMENT(S)

Referring to Figure 1, there is shown a system 10 for securely storing data in a memory in accordance with the present invention. The system 10 comprises a processor 12, a memory 14, a plurality of input devices 16, and a plurality of output devices 18. The plurality of input devices 16 comprise a keyboard/touchpad 20, a fingerprint sensor 22, a microphone 24, a retina scanner 26, and a variety of other input devices



which are commonly known in the art. At least one of the plurality of input devices 16 is required in the system 10, although more than one of the plurality of input devices 16 may also be present. The plurality of output devices 18  
5 comprise a visual display 30 (e.g., a liquid crystal display), a speaker 32, and a variety of other output devices which are commonly known in the art. At least one of the plurality of output devices 18 is required in the system 10, although more than one of the plurality of output devices 18 may also be  
10 present. The system 10 is preferably implemented within a mobile phone or personal digital assistant (PDA), although the present invention is not limited in this regard.

The system 10 operates to a large extent by processing input data provided by the one or more input devices 16 and  
15 generating output data for the one or more output devices 18. The processor 12 processes the input data and generates the output data based upon instructions in software program(s) that are stored in the memory 14. The memory 14 also stores encrypted data such as, for example, encrypted personal  
20 identification number (PIN) codes, that is to be securely stored in accordance with the present invention.

In the exemplary case of securely storing one or more PIN codes, a user of the system 10 enters the one or more PIN codes and a reminder code through one of the plurality of input devices 16. For example, the user may type/punch a PIN code and a reminder code into the keyboard/touchpad 20. Alternatively, the user may recite a PIN code and a reminder code into the microphone 24. Alternatively still, the user may enter the one or more PIN codes and the reminder code through different means (e.g., a PIN code may be entered through the keyboard/touchpad 20, while the reminder code may be entered through the microphone 24). In any case, the processor 12 receives the one or more PIN codes and the reminder code from one or more of the plurality of input devices 16.

Either before or after the one or more PIN code and the reminder code have been entered, the user of the system 10 must also enter a personal identifier through one of the plurality of input devices 16. The personal identifier can take one of many different forms. For example, the personal identifier may be a compilation of alphanumeric characters that are typed/punched into the keyboard/touchpad 20. Alternatively, the personal identifier may be a compilation of

alphanumeric characters or a term, phrase, or sound that is spoken or otherwise entered through the microphone 24. Alternatively still, the personal identifier may be a fingerprint of the user that is entered through the fingerprint sensor 22. Alternatively even still, the personal identifier may be an eye of the user that is entered through the retina scanner 26. Of course, the present invention is not limited to the above-described examples of personal identifiers. However, whatever form the personal identifier takes, it is received by the processor 12 from one or more of the plurality of input devices 16.

Once the processor 12 receives the one or more PIN codes, the reminder code, and the personal identifier from one or more of the plurality of input devices 16, the processor 12 encrypts the one or more PIN codes and the reminder code using the personal identifier. That is, the processor 12 uses the personal identifier to encrypt the one or more PIN codes and the reminder code. The processor 12 then stores the one or more encrypted PIN codes and the encrypted reminder code in the memory 14. The portion of the memory 14 that stores the one or more encrypted PIN codes and the encrypted reminder code may be referred to as a code bank 40, as shown in Figure

2. That is, the code bank 40 includes the one or more encrypted PIN codes 42 and the encrypted reminder code 44.

At this point it should be noted that the personal identifier is not stored in the memory 14 or by the processor

5 12. That is, after the processor 12 uses the personal identifier to encrypt the one or more PIN codes and the reminder code, the processor then deletes the personal identifier from the memory 14 (if the processor 12 temporarily stores the personal identifier within the memory 14) or from  
10 the processor 12 itself. Thus, the key for encrypting the one or more PIN codes and the reminder code (i.e., the personal identifier) is not stored within the system 10. This is an important feature of the present invention, as it insures that the system 10 is resistant to the various forms of attack  
15 listed above.

When the user of the system 10 wants to retrieve the one or more encrypted PIN codes from the memory 14, the personal identifier is required to decrypt the one or more encrypted PIN codes and the encrypted reminder code. That is, just as  
20 the user of the system 10 had to enter the personal identifier to encrypt the one or more PIN codes and the reminder code, the user of the system 10 also has to enter the personal

identifier to decrypt the one or more encrypted PIN codes and the encrypted reminder code. Thus, the user of the system 10 enters the personal identifier through one of the plurality of input devices 16, and the processor 12 then uses the personal  
5 identifier to decrypt the one or more encrypted PIN codes and the encrypted reminder code. The one or more decrypted PIN codes and the decrypted reminder code are provided to the user through one of the plurality of output devices 18. For example, the one or more decrypted PIN codes and the decrypted  
10 reminder code may be provided to the user through the visual display 30 (e.g., a liquid crystal display) or through the speaker 32. Of course, the present invention is not limited to the above-described examples of output devices.

The decrypted reminder code acts as an indication to the  
15 user of system 10 that the one or more decrypted PIN codes are in fact a reproduction of the original pre-encrypted PIN codes. That is, if the user of the system 10 recognizes the decrypted reminder code as the pre-encrypted reminder code, then the user of the system 10 can be confident that the one  
20 or more decrypted PIN codes are in fact a reproduction of the original pre-encrypted PIN codes. On the other hand, if the user of the system 10 does not recognize the decrypted

reminder code as the pre-encrypted reminder code, then the user of the system 10 understands that the one or more decrypted PIN codes are not a reproduction of the original pre-encrypted PIN codes. That is, if an incorrect personal identifier is entered when trying to decrypt the one or more encrypted PIN codes and the encrypted reminder code, then the processor 12 will decrypt the one or more encrypted PIN codes and the encrypted reminder code based upon this incorrect personal identifier and the one or more decrypted PIN codes and the decrypted reminder code that are subsequently provided to the user of the system 10 will not be a reproduction of the original pre-encrypted PIN codes and the original pre-encrypted reminder code. This is an important feature of the present invention, as it only allows the true user of the system 10 to know whether the one or more decrypted PIN codes are in fact reproductions of the original pre-encrypted PIN codes since only the true user of the system 10 should know the original pre-encrypted reminder code. Thus, this important feature of the present invention also insures that the system 10 is resistant to the various forms of attack listed above.

Another important feature of the present invention that may further insure that the system 10 is resistant to the various forms of attack listed above is the inclusion of a timer program that may be stored in the memory 14 and run by the processor 12. For example, after every attempt to enter a personal identifier, the processor 12 may prevent another attempt for a predetermined period of time (e.g., 10 minutes). This would only allow an attacker 6 attempts per hour to try to crack the system 10. Referring to Figure 3, there is shown a flowchart 50 detailing the method used to decrypt the one or more encrypted PIN codes and the encrypted reminder code, which incorporates this further important feature in accordance with the present invention.

To summarize the forgoing, by encrypting the PIN codes with a personal identifier, the system 10 is resistant to attacks 2 and 4 as described above. Also, by not storing the personal identifier in the system 10 (for verification purposes or otherwise), the system 10 is resistant to attacks 1 and 2 as described above. Further, by requiring that a subsequent personal identifier be entered only after a predetermined time period has elapsed, the system 10 is resistant to attack 3 as described above.

The present invention is not to be limited in scope by the specific embodiments described herein. Indeed, various modifications of the present invention, in addition to those described herein, will be apparent to those of ordinary skill in the art from the foregoing description and accompanying drawings. Thus, such modifications are intended to fall within the scope of the following appended claims. Further, although the present invention has been described herein in the context of a particular implementation in a particular environment for a particular purpose, those of ordinary skill in the art will recognize that its usefulness is not limited thereto and that the present invention can be beneficially implemented in any number of environments for any number of purposes. Accordingly, the claims set forth below should be construed in view of the full breath and spirit of the present invention as disclosed herein.